

EXHIBIT A

March 25th 2022,

This Letter confirms loan agreement for Bessy Blum. Loan has been given by Peter Elmo in the amount of \$520,000. Total that will be returned is \$535,000 within 3 months of approximate closing date of 04/15/2022.

Bessy Blum



03-25-2022

STANDARD PROMISSORY NOTE (SECURED)

ON THIS 1st DAY OF September, 20²³
Bessy Blum + Seth Blum [Name of Borrower], of 3317 Woodvalley
Pikesville, MD 21208 [Address of Borrower], hereinafter known as the
"Borrower" promises to pay to Peter Elmo [Name of
Lender], of 2704 Hunting Rd. [Address of Lender], hereinafter known as the
"Lender", the principal sum of \$20,000 Dollars
(\$ \$20,000), with interest accruing on the unpaid balance at a rate of
seven and a half % percent 7.5% per annum beginning as of the date above in the
manner that follows: * or to the Estate of Peter Elmo, in
the event of death.

1. PAYMENTS: Borrower shall pay (check the applicable box)

- **NO INSTALLMENTS.** Payment in full of principal and interest accrued shall be payable on the due date.

- **INSTALLMENTS** of principal and interest in the amount of
_____ Dollars (\$)

- **INTEREST ONLY PAYMENTS** on the outstanding principal balance

If installments or interest only payments are checked above, such installment payment shall be due and payable on the (check the applicable box)

- Every week beginning on the _____ day of _____, 20____

2. **DUE DATE:** The full balance on this Note, including any accrued interest and late fees, is due and payable on the day of , .

3. **INTEREST DUE IN THE EVENT OF DEFAULT:** In the event that the Borrower fails to pay the note in full on the due date or has failed to make an installment payment due within 15 days of the due date, unpaid principal shall accrue ¹⁸⁰ interest at the rate of ~~ten percent (10%)~~ per annum OR the eleven and a maximum rate allowed by law, whichever is less, until the Borrower is no longer in default.
4. **ALLOCATION OF PAYMENTS:** Payments shall be first credited any late fees due, then to interest due and any remainder will be credited to principal.
5. **PREPAYMENT:** Borrower may pre-pay this Note without penalty.
6. **LATE FEES:** If the Lender receives any installment payment more than _____ days after the date that it is due, then a late payment fee of _____, shall be payable with the scheduled installment payment along with any default interest due.
7. **DUE ON SALE:** This Note is secured by a security instrument described in Section 17 securing repayment of this Note, the property described in such security instrument may not be sold or transferred without the Lender's consent. If Borrower breaches this provision, Lender may declare all sums due under this Note immediately due and payable, unless prohibited by applicable law.
8. **ACCELERATION:** If the Borrower is in default under this Note or is in default under the security instrument securing repayment of this Note, and such default is not cured within 7 days after written notice of such default, then Lender may, at its option, declare all outstanding sums owed on this Note to be immediately due and payable, in addition to any other rights or remedies that Lender may have under the security instrument or state and federal law.
9. **ATTORNEYS' FEES AND COSTS:** Borrower shall pay all costs incurred by Lender in collecting sums due under this Note after a default, including reasonable attorneys' fees. If Lender or Borrower sues to enforce this Note or obtain a declaration of its rights hereunder, the prevailing party in any such proceeding shall be entitled to recover its reasonable attorneys' fees and costs incurred in the proceeding (including those incurred in any bankruptcy proceeding or appeal) from the non-prevailing party.
10. **WAIVER OF PRESENTMENTS:** Borrower waives presentment for payment, notice of dishonor, protest and notice of protest.
11. **NON-WAIVER:** No failure or delay by Lender in exercising Lender's rights under this Note shall be considered a waiver of such rights.

12. SEVERABILITY: In the event that any provision herein is determined to be void or unenforceable for any reason, such determination shall not affect the validity or enforceability of any other provision, all of which shall remain in full force and effect.

13. INTEGRATION: There are no verbal or other agreements which modify or affect the terms of this Note. This Note may not be modified or amended except by written agreement signed by Borrower and Lender.

14. CONFLICTING TERMS: In the event of any conflict between the terms of this Note and the terms of any security instrument securing payment of this Note, the terms of this Note shall prevail.

15. NOTICE: Any notices required or permitted to be given hereunder shall be given in writing and shall be delivered (a) in person, (b) by certified mail, postage prepaid, return receipt requested, (c) by facsimile, or (d) by a commercial overnight courier that guarantees next day delivery and provides a receipt, and such notices shall be made to the parties at the addresses listed below.

16. EXECUTION: The Borrower executes this Note as a principal and not as a surety. If there is more than one Borrower, each Borrower shall be jointly and severally liable under this Note.

17. SECURITY: THIS NOTE IS SECURED BY THE FOLLOWING:

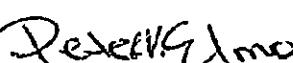
11486 W Sandcove Rd. Selbyville, DE 19975

SIGNATURE AREA

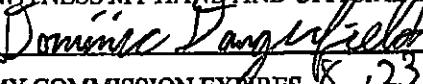
This agreement was signed the 15th day of September, 2012 by the following:

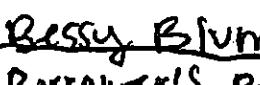

Lender's Signature


Borrower's Signature


Lender's Printed Name


Borrower's Printed Name

SWORN TO AND SUBSCRIBED BEFORE ME
THIS 15 DAY OF September, 2023
WITNESS MY HAND AND OFFICIAL SEAL

MY COMMISSION EXPIRES 8/23/2027


Borrower's Signature
Page 3 of 4

Bessy Blum + Seth
Borrower's Printed

x Elithili
Witness's Signature

Eli White
Witness's Printed Name

x Esmira
Witness's Signature

x Esmira
Witness's Printed Name